

# BUSINESS PLAN

INCOME GENERATING ACTIVITY – Cutting and Tailoring

By

Mansa Mata SHG Stitching - Self Help Group



SHG/CIG Name	::	Mansa MataSHG
VFDS Name	::	Lahru
Range	::	Jawali
Division	::	Nurpur

Prepared under:



**Project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted)**

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## 1. Description of SHG/CIG

2.1	SHG/CIG Name	::	Mansa Mata SHG
2.2	VFDS	::	Lahru
2.3	Range	::	Jawali
2.4	Division	::	Nurpur
2.5	Village	::	Lahru
2.6	Block	::	Jawali
2.7	District	::	Kangra
2.8	Total No. of Members in SHG	::	24- females
2.9	Date of formation	::	10-03-2023
2.10	Bank a/c No.	::	50075681795
2.11	Bank Details	::	KCC Bank Lubh
2.12	SHG/CIG Monthly Saving	::	50rs
2.13	Total saving		3600/-
2.14	Total inter-loaning		-
2.15	Cash Credit Limit		--
2.16	Repayment Status		--

## 2. Beneficiaries Detail:

Sr. No	Name (Smt.)	Father/Husband Name (Sh.)	Age	Cat egor y	Income Source	Address
1	Poonam devi	Satnam singh	37	Gen	Agriculture	Vill. Lahru
2	Pooja	Rajeev singh	39	Gen	Agriculture	Vill. Lahru
3	Ambika Devi	Rajnish Mankotia	39	Gen	Agriculture	Vill. Lahru
4	Anjana Devi	Anil Kumar	41	Gen	Agriculture	Vill. Lahru
5	Sudesh Kumari	Mangal singh	34	Gen	Agriculture	Vill. Lahru
6	Minakshi devi	Karnail singh	17	Gen	Agriculture	Vill. Lahru
7	Anuradha	Kikkar singh	40	Gen	Agriculture	Vill. Lahru
8	Sneh Lata	Ajay Kumar	19	Gen	Agriculture	Vill. Lahru
9	Sharda Devi	Raman Kumar	50	Gen	Agriculture	Vill. Lahru
10	Sunita Devi	Chujju Singh	38	Gen	Agriculture	Vill. Lahru
11	Arun bala	Sarjeevan Kumar	47	Gen	Agriculture	Vill. Lahru
12	Shobha kumari	Naresh Kumar	53	Gen	Agriculture	Vill. Lahru
13	Sunita Devi	Rajnesh Kumar	40	Gen	Agriculture	Vill. Lahru

14	Renu Bala	Arjun singh	33	Gen	Agriculture	Vill. Lahru
15	Prem Lata	Ranjan Mankotia	46	Gen	Agriculture	Vill. Lahru
16	Renu Bal	Vipran Kumar	41	Gen	Agriculture	Vill. Lahru
17	Radha Devi	Madan Lal	55	Gen	Agriculture	Vill. Lahru
18	Manjeet Kaur	Papinder Singh	41	Gen	Agriculture	Vill. Lahru
19	Meena Kumari	Munish Kumar	29	Gen	Agriculture	Vill. Lahru
20	Neeta Devi	Raghuvansh Singh	38	Gen	Agriculture	Vill. Lahru
21	Manisha devi	Gulshan singh	41	Gen	Agriculture	Vill. Lahru
22	Kiran Bala	Nirodh Singh	45	Gen	Agriculture	Vill. Lahru
23	Surejha devi	Sanjeev Singh	45	Gen	Agriculture	Vill. Lahru
24	Asha Devi	Bhuri Singh	48	Gen	Agriculture	Vill. Lahru

### 3. Geographical details of the Village

3.1	Distance from the District HQ	::	87Km
3.2	Distance from Main Road	::	3Km
3.3	Name of local market & distance	::	Jawali 6 Km
3.4	Name of main market & distance	::	Rehan 9 Km, Jawali 6Km
3.5	Name of main cities & distance	::	Jawali 6 km
3.6	Name of places/locations where product will be sold/ marketed	::	Jawali 6Km and Pathankot

### 4. Executive Summary

Cutting and tailoring income generation activity has been selected by Mansa MataSHG Self Help Group. This IGA will be carried out by all ladies of this SHG initially. Different types of suits will be stitched by this group initially. This activity is being already done by some ladies of this group. Group members will work with fewer machines initially and as group members' skill/ efficiency improve then group will purchase more machines. This business activity will be carried out whole year by group members. Suits will be stitched as per order by consumer and cloth will be provided by consumer or depends on order.

### 5. Description of Product related to Income Generating Activity

1	Name of the Product	::	Stitched
2	Method of product identification	::	This activity is being already done by some SHG ladies and has been decided by group members
3	Consent of SHG/ CIG / cluster members	::	Yes

## 6. Description of Production Planning

6.1	Time taken	::	1 suit takes around 3-4 hours to complete
6.2	Number of ladies involved	::	All ladies.
6.3	Source of raw materials	::	Local market/ Main market
6.4	Source of other resources	::	Local market/ Main market
6.5	Expected stitched suits per day	::	5 suits initially

## 7. Description of Marketing/ Sale

7.1	Potential market places/locations	::	Villages covered –Lahru
7.2	Stitching work demand	::	Throughout year and high demand at the time of festive and marriage occasions.
7.3	Process of identification of market	::	Group members will contact nearby villagers/households/institutions.
7.4	Marketing Strategy		SHG members will directly take orders (individual levels/ group level) from nearby villagers/households/institutions.

## 8. Risk Analysis

- Skill based
- Demand driven
- Highly competitive market

## 9. Description of Management among members

By mutual consent SHG group members will decide their role and responsibility to carry out the work. Work will be divided among members according to their mental and physical capabilities.

- Some group members will involve in Pre-Production process (i.e- procuring of raw material etc )
- Some group members will involve in Production process.
- Some group members will involve in Packaging and Marketing.

## 10. Description of Economics

A. CAPITAL COST				
Sr.No	Particulars	Quantity	Unit Price	Total Amount (Rs.)
1	Sewing Machine	24	15000	360000
2	Interlock Machine	2	10000	20000
3	Tailor Scissor	13	500	6500
4	Tailoring Ruler Set	13	500	6500
5	Sewing Tailor Tape	24	100	2400
6	Iron Press	3	2000	6000
7	Almirah	2	8000	16000
8	Hanger	8 Sets	300	2400
9	Chairs, Table etc	Approx	LS	15000
<b>Total Capital Cost (A) =</b>				<b>434800</b>

B. RECURRING COST					
Sr.no	Particulars	Unit	Quantity	Price	Total Amount (Rs)
1	Sewing threads	Reels/Suits/month	306	10	3060
2	Other finishing materials (book rum, neck etc)	Suits/month	LS	LS	4800
3	Rent	Month			1500
4	Other (stationary, electricity bill, transportation, machine repair )	Month			1000
<b>Total Recurring Cost (B)</b>					<b>10360</b>

C. Cost of Production (Monthly)		
Sr. No	Particulars	Amount (Rs)
1	Total Recurring Cost	10360
2	10% depreciation annually on capital cost(434800)	3623
	<b>Total</b>	<b>13983</b>

D. Stitched Suit price (per suit )					
Sr.No	Particulars	Unit	Quantity	Amount (Rs)	
1	Simple suit	1	1	250-300	
2	Other (Plazo, lining etc)	1	1	300-450	

Analysis of Income and Expenditure (Monthly):

Sr.No	Particulars	Amount (Rs)
1	10% depreciation annually on capital cost	3623
2	Total Recurring Cost	10360
3	Total Stitched Suit per month	200 (approx. quantity)
4	Selling Price of Stitched Suit (per suit)	350
5	Income generation	105000
6	Net profit 105000 - 10360)	94640
7	Distribution of net profit	<ul style="list-style-type: none"> <li>Profit will be distributed equally among members monthly/yearly basis.</li> <li>Profit will be used for further investment in IGA</li> </ul>

### 11. Fund requirement:

Sr.No	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	434800	217400	217400
2	Total Recurring Cost	10360	0	10360
3	Trainings	50000	50000	0
	Total	495160	267400	227760

**Note-**

- **Capital Cost - 50%** of capital cost to be covered under the Project
- **Recurring Cost** - To be borne by the SHG/CIG.
- **Trainings/capacity building/ skill up-gradation** - To be borne by the

## Project

### 12. Sources of fund:

Project support;	<ul style="list-style-type: none"> <li>• 50% of capital cost will be utilized for purchase of machines.</li> <li>• Upto Rs 1 lakh will be parked in the SHG bank account.</li> <li>• Trainings/capacity building/ skill up-gradation cost.</li> </ul>	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
SHG contribution	<ul style="list-style-type: none"> <li>• 50% of capital cost to be borne by SHG.</li> <li>• Recurring cost to be borne by SHG</li> </ul>	

### 13. Trainings/capacity building/skill up-gradation

Trainings/capacity building/ skill up-gradation cost will be borne by project.

Following are some trainings/capacity building/ skill up-gradation proposed/needed:

- Team work
- Quality control
- Packaging and Marketing
- Financial Management

**14. Loan Repayment Schedule-** If the loan is availed from bank it will be in the form of cash credit limit and for CCL there is not repayment schedule; however, the monthly saving and repayment receipt from members should be routed through CCL.

- In CCL, the principal loan outstanding of the SHG must be fully paid to the banks once a year. The interest amount should be paid on a monthly basis.
- In term loans, the repayment must be made as per the repayment schedule in the banks.

### 15. Monitoring Method –

- Social Audit Committee of the VFDS will monitor the progress and performance of the IGA and suggest corrective action if need be to ensure operation of the unit as per projection.
- SHG should also review the progress and performance of the IGA of each member and suggest corrective action if need be to ensure operation of the unit as per projection.

### 16. Remarks



17. Photos of SHG Members





षविता देवी



संबाला देवी



साहनी देवी



ज्योति



संतोष कुमारी



रमना देवी



पीना देवी



## Resolution cum Group Consensus Form

It is decided in the general house meeting of the group Mansa Mata held on 10/03/2023 at Gram Panchayat that our group will undertake the Cutting & Bag Making as livelihood income generation activity Under the project for implementation of Himachal Pradesh forest ecosystem Management and livelihood (JICA assisted).

Kisan Bala  
Signature of Group President

Meena Kumari  
Signature of Group Secretary

Raman / m

Kisan Bala Meena Kumari  
Pradhan Secretary Treasure  
Self Help group (SHG) Mansa Mata  
Ward-3 Garzo Panchayat Lahru

Pradhan  
Vill. Forest Development  
Society Lahru, G.P. Lahru  
Tehsil Jawali (Kangra) H.P.

## Business Plan Approval by VFDS & DMU

Mansa Mata SHG Group will undertake the Cutting & Tailoring livelihood Income Generation Activity under the project for implementation of Himachal Pradesh forest ecosystem Management and livelihood (JICA assisted). In this regard business plan of amount Rs. 495160 has been submitted by group on 10/03/2023 and the business plan has been approved by the VFDS Lahru.

Business plan is submitted through ETU for further action please.

Thank you  
Signature of Group President Kiran Bala

Signature of Group Secretary Meena Kumari

Signature of President VFDS Raman

Pradhan  
Vill. Forest Development  
Society, Lemu G.P. Lahru  
(Langra) H.P.

Kiran Bala Meena Kumari  
Pradhan Secretary Treasurer  
Self Help group, SHG, Mansa Mata  
Ward-3, Guraha Panchayat, Lahru

Approved  
DMU cum Nurpur





षविता देवी



संवाला देवी



साहनी देवी



ज्योति



संतोष कुमारी



स्मना देवी



पीना देवी

## Resolution cum Group Consensus Form

Lakh Dats Peer

It is decided in the general house meeting of the group 09/06/2023 held on

09/06/2023 at VFDS Bhol Khes that our group will undertake the

Cutting & Bag making as livelihood income generation activity Under the project for implementation of Himachal Pradesh forest ecosystem Management and livelihood (JICA assisted).

Signature of Group President

राधा देवी

सचिव - कोषा-181  
राज्यपाल पार्क, लखन पुर, जिला  
नाम प्रस्ताव शीतलपुर, जिला

Romi Devi

Signature of Group Secretary

## Business Plan Approval by VFDS & DMU

Lakhdara Pees Group will undertake the Cutting + Bag making as livelihood Income Generation Activity under the project for implementation of Himachal Pradesh forest ecosystem Management and livelihood (IC A assisted). In this regard business plan of amount Rs. 495060 has been submitted by group on 9/6/2023 and the business plan has been approved by the VFDS Bhol Khas

Business plan is submitted through ITU for further action please.

Thank you  
Signature of Group President

Rani Devi  
Signature of Group Secretary

[Signature]  
Signature of President VFDS

प्रधान सचिव कोषाध्यक्ष  
लखदाता पीर स्वयं सहायता समूह  
नाम पंचायत भोलखस जिला

[Signature]  
Approved  
DMU cum Nurpur



